



PTO/SB/21 (02-04)

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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/420,855 885 09/420,885	
	Filing Date	10/19/1999	
	First Named Inventor	SHAD HEDY	
	Art Unit	3621	
	Examiner Name	JAMES REAGAN	
Total Number of Pages in This Submission	b	Attorney Docket Number	UP01

ENCLOSURES (Check all that apply)		
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<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		
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Date	6/24/04	

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Attorney Docket No. ABC0105
Amendment Date: June 17, 2004
Response to OA Date: March 19, 2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of :
SHAD HEDY :

Examiner: James Reagan

Serial No.: 09/420,885 :

Group Art Unit: 3621

Filing Date: 10/19/1999 :

For: SYSTEM AND METHOD FOR REAL-TIME ELECTRONIC INQUIRY,
DELIVERY, AND REPORTING OF CREDIT INFORMATION

AMENDMENT

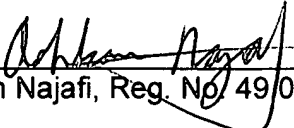
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Sir:

The Affidavit and supporting documents included herewith are provided in response to the Examiner's Office Action dated 3/19/2004 and the telephone interview conducted with the Examiner on April 27, 2004. In particular, Applicant submits he conceived of the claimed invention and exercised due diligence up to his reduction of practice date, March 1996. No statutory bar should be imposed in this case because Applicant conducted tests/experiments to insure the claimed invention works appropriately for its intended purpose (see Exhibits). Accordingly, Applicant respectfully requests a Notice of Allowance to be issued in due course.

Respectfully submitted,


Ashkan Najafi, Reg. No. 49,078

Date: 6/18/04

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